

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:
IRENE JACOME-ESPINOZA



**Order Filed on May 20, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 17-14949 VFP

Hearing Date: 5/16/2019

Judge: VINCENT F. PAPALIA

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: May 20, 2019



**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Case No.: 17-14949 VFP

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 1/30/2019, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 4/1/2017, the Debtor shall pay the Standing Trustee
the sum of \$5,428.00 paid into date over 26 month(s), and then
the sum of \$270.00 for a period of 34 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Irene Jacome-Espinoza
 Debtor

Case No. 17-14949-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for
 Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under
 the laws of the United States of America cmecf@sternlav.com
 John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Honda
 Financial Services, Administrator for Honda Lease Trust ecmail@mortoncraig.com,
 mortoncraigecf@gmail.com
 Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal
 National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
 laws of the United States of America mcozzini@sternlav.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Nicholas Fitzgerald on behalf of Debtor Irene Jacome-Espinoza nickfitz.law@gmail.com
 Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
 rsolarz@kmlawgroup.com
 Sarah J. Crouch on behalf of Debtor Irene Jacome-Espinoza nickfitz.law@gmail.com,
 nadiafinancial@gmail.com; fitzgeraldnj@stratusbk.com; sarah@fitzgeraldcrouchlaw.com
 Steven P. Kelly on behalf of Creditor Seterus, Inc skelly@sterneisenberg.com,
 bkecf@sterneisenberg.com
 Steven P. Kelly on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal
 National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11